

B1 (Official Form 1)(04/13)

<b>United States Bankruptcy Court District of Oregon</b>		<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>Kem, Samedy</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Kem, Christine Marie</b>	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>See Attachment</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>FDBA BDK Investments LLC; FDBA S Kem Design &amp; Construction Inc.</b>	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-5562</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-1769</b>	
Street Address of Debtor (No. and Street, City, and State): <b>35890 SW Orchid Hill Lane Hillsboro, OR</b> <div style="text-align: right; font-size: small;">ZIP Code <b>97123</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>35890 SW Orchid Hill Lane Hillsboro, OR</b> <div style="text-align: right; font-size: small;">ZIP Code <b>97123</b></div>	
County of Residence or of the Principal Place of Business: <b>Washington</b>		County of Residence or of the Principal Place of Business: <b>Washington</b>	
Mailing Address of Debtor (if different from street address): <b>PO Box 1571 Hillsboro, OR</b> <div style="text-align: right; font-size: small;">ZIP Code <b>97123</b></div>		Mailing Address of Joint Debtor (if different from street address): <b>PO Box 1571 Hillsboro, OR</b> <div style="text-align: right; font-size: small;">ZIP Code <b>97123</b></div>	
Location of Principal Assets of Business Debtor (if different from street address above):			
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY	
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000			
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Kem, Samedy****Kem, Christine Marie****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X**

Signature of Attorney for Debtor(s)

(Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Kem, Samedy  
Kem, Christine Marie****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Samedy Kem**Signature of Debtor **Samedy Kem****X /s/ Christine Marie Kem**Signature of Joint Debtor **Christine Marie Kem**

Telephone Number (If not represented by attorney)

**September 3, 2013**

Date

**Signature of Attorney\*****X /s/ Jonathan C. Kuni**

Signature of Attorney for Debtor(s)

**Jonathan C. Kuni 033640**

Printed Name of Attorney for Debtor(s)

**Kuni Donaldson LLP**

Firm Name

**1975 SW First Avenue  
Suite H  
Portland, OR 97201**

Address

**503-227-3004 Fax: 503-227-3047**

Telephone Number

**September 3, 2013**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**FORM 1. VOLUNTARY PETITION**

**Other Names Attachment**

All Other Names used by Debtor in the last 8 years:

1. **FDBA BDK Investments LLC**
2. **FDBA Kem Development, LLC**
3. **FDBA Morningwood Home Owners Association**
4. **FDBA Paladin Estates Home Owners Association**
5. **FDBA Paladin Estates LLC**
6. **FDBA Paladin Meadows LLC**
7. **FDBA S Kem Design & Construction Inc.**

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of Oregon**

In re **Samedy Kem  
Christine Marie Kem**

Debtor(s)

Case No.  
Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Samedy Kem

Samedy Kem

Date: September 3, 2013

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of Oregon**

In re **Samedy Kem  
Christine Marie Kem**

Debtor(s)

Case No.  
Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Christine Marie Kem

Christine Marie Kem

Date: September 3, 2013



**United States Bankruptcy Court  
District of Oregon**

In re **Samedy Kem  
Christine Marie Kem**

Debtor(s)

Case No.

Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>3,500.00</b>
Prior to the filing of this statement I have received .....	\$	<b>3,500.00</b>
Balance Due .....	\$	<b>0.00</b>

2. \$ **306.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:  
☒ Debtor      ☐ Other (specify):
4. The source of compensation to be paid to me is:  
☒ Debtor      ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  
**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **September 3, 2013**

**/s/ Jonathan C. Kuni**

**Jonathan C. Kuni 033640**

**Kuni Donaldson LLP**

**1975 SW First Avenue**

**Suite H**

**Portland, OR 97201**

**503-227-3004 Fax: 503-227-3047**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON

In re ) Case No. \_\_\_\_\_ (If Known)  
**Samedy Kem** )  
**Christine Marie Kem** ) CHAPTER 7 INDIVIDUAL DEBTOR'S\*  
 Debtor(s) ) STATEMENT OF INTENTION(S)  
 ) PER 11 U.S.C. §521(a)

**\*IMPORTANT NOTICES TO DEBTOR(S):**

(1) **SIGN AND FILE this form even if** you show "NONE," **AND**, if creditors are listed, **have the service certificate COMPLETED; AND**  
 (2) **Failure to perform** the intentions as to property stated below within 30 days after the first date set for the Meeting of Creditors under 11 U.S.C. §341(a) may result in relief for the creditor from the Automatic Stay protecting such property.

**PART A** - Debts secured by property of the estate. (Part A must be FULLY COMPLETED for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>American Express</b>	<b>Describe Property Securing Debt:</b> <b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>
Property will be (check one): <input checked="" type="checkbox"/> SURRENDERED <input type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f) _____	
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 2	
<b>Creditor's Name:</b> <b>Bank of America Home Loans</b>	<b>Describe Property Securing Debt:</b> <b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>
Property will be (check one): <input checked="" type="checkbox"/> SURRENDERED <input type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f) _____	
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 3	
<b>Creditor's Name:</b> <b>Best Overhead Doors LLC</b>	<b>Describe Property Securing Debt:</b> <b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>
Property will be (check one): <input checked="" type="checkbox"/> SURRENDERED <input type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f) _____	
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 4	
<b>Creditor's Name:</b> <b>Capital One Bank</b>	<b>Describe Property Securing Debt:</b> <b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>
Property will be (check one): <input checked="" type="checkbox"/> SURRENDERED <input type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f) _____)	
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 5	
<b>Creditor's Name:</b> <b>Capital One Bank</b>	<b>Describe Property Securing Debt:</b> <b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>
Property will be (check one): <input checked="" type="checkbox"/> SURRENDERED <input type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f) _____)	
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 6	
<b>Creditor's Name:</b> <b>Fred Millard</b>	<b>Describe Property Securing Debt:</b> <b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>
Property will be (check one): <input checked="" type="checkbox"/> SURRENDERED <input type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f) _____)	
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 7	
<b>Creditor's Name:</b> <b>GMAC Mortgage</b>	<b>Describe Property Securing Debt:</b> <b>Residence located at: 35890 SW Orchid Hill Lane, Hillsboro OR 97123</b>
Property will be (check one): <input type="checkbox"/> SURRENDERED <input checked="" type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f) <u>Retain collateral and continue making regular payments.</u> )	
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 8	
<b>Creditor's Name:</b> <b>Nanda and Narendra Siddaiah</b>	<b>Describe Property Securing Debt:</b> <b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>
Property will be (check one): <input checked="" type="checkbox"/> SURRENDERED <input type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f) _____)	
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 9	
<b>Creditor's Name:</b> <b>Res-OR Rockaway</b>	<b>Describe Property Securing Debt:</b> <b>Residence located at: 35890 SW Orchid Hill Lane, Hillsboro OR 97123</b>
Property will be (check one): <input type="checkbox"/> SURRENDERED <input checked="" type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f) <u>avoid lien using 11 U.S.C. § 522(f)</u> )	
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 10	
<b>Creditor's Name:</b> <b>Robert J Shores</b>	<b>Describe Property Securing Debt:</b> <b>2006 Hummer</b>
Property will be (check one): <input type="checkbox"/> SURRENDERED <input checked="" type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f) <u>Retain collateral and continue making regular payments.</u> )	
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 11	
<b>Creditor's Name:</b> <b>Stone &amp; Cabinet Outlet, Inc.</b>	<b>Describe Property Securing Debt:</b> <b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>
Property will be (check one): <input checked="" type="checkbox"/> SURRENDERED <input type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f) _____)	
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 12	
<b>Creditor's Name:</b> <b>Vuthy Kem</b>	<b>Describe Property Securing Debt:</b> <b>2007 GMC Sierra</b>
Property will be (check one): <input type="checkbox"/> SURRENDERED <input checked="" type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one):	
<input type="checkbox"/> Redeem the property	
<input type="checkbox"/> Reaffirm the debt	
<input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f) <u>Retain collateral and continue making regular payments.</u>	
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> -NONE-	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 USC §365(p)(2) <input type="checkbox"/> YES <input type="checkbox"/> NO

**I DECLARE UNDER PENALTY OF PERJURY THAT THE ABOVE INDICATES INTENTION AS TO ANY PROPERTY OF MY ESTATE SECURING A DEBT AND/OR PERSONAL PROPERTY SUBJECT TO AN UNEXPIRED LEASE.**

DATE: September 3, 2013

/s/ Samedy Kem

DEBTOR'S SIGNATURE

/s/ Christine Marie Kem

JOINT DEBTOR'S SIGNATURE (If applicable)

**I/WE, THE UNDERSIGNED, CERTIFY THAT COPIES OF BOTH THIS DOCUMENT AND LOCAL FORM #715 WERE SERVED ON ANY CREDITOR NAMED ABOVE.**

DATE: September 3, 2013

/s/ Jonathan C. Kuni

DEBTOR OR ATTORNEY'S SIGNATURE

**033640**

OSB# (if attorney)

JOINT DEBTOR'S SIGNATURE (If applicable and no attorney)

**Jonathan C. Kuni 033640 503-227-3004**

PRINT OR TYPE SIGNER'S NAME & PHONE NO.

**1975 SW First Avenue**

**Suite H**

**Portland, OR 97201**

SIGNER'S ADDRESS (if attorney)

#### **NON-JUDICIAL REMEDY WHEN CONSUMER DEBTOR FAILS TO TIMELY PERFORM STATED INTENTIONS**

Creditors, see Local Form #715 [attached if this document was served on paper] if you wish information on how to obtain NON-JUDICIAL relief from the automatic stay of 11 U.S.C. §362(a) as to your collateral.

#### **QUESTIONS????**

**Call an attorney with questions about these procedures or the law. However, only call the debtor's attorney if you have questions about the debtor's intent as to your collateral.**

**PROCEDURES CREATED BY THE BANKRUPTCY COURT CONCERNING REQUESTS FOR NON-JUDICIAL RELIEF FROM THE AUTOMATIC STAY AS TO SECURED COLLATERAL IN CHAPTER 7 CASES**

If you are interested in expediting relief from the automatic stay of 11 U.S.C. §362(a) as to property in which you hold a security interest, **YOU MUST FURNISH** the trustee a statement of the balance due and estimated property value. **ALSO ATTACH** a copy of your security agreement and other documents required for perfection (e.g., if the security is an automobile, a copy of the certificate of title showing your security interest). **YOU MUST ALSO ATTACH** a completely filled out (except for signatures) copy of LBF #750.

**DO NOT FILE THE REQUEST NOR ANY COPIES THEREOF WITH THE COURT! ALSO, YOU ARE NOT REQUIRED TO FILE THE COMPLETED LBF #750 WITH THE COURT TO MAKE THIS RELIEF EFFECTIVE!**

Under §522(f) of the Bankruptcy Code the debtor may request a judicial lien or a non-possessory, non purchase-money security interest on certain exempt property be voided to the extent the exemption is impaired by the lien or security interest. Under §722 the debtor may request the court determine the value of certain personal property and permit the debtor to redeem the property from any lien against it by paying that value to the lien holder. Because of these two sections, the consent of both the trustee and debtor is required to permit a repossession or foreclosure without court order.

IF YOUR REQUEST TO RECEIVE NON-JUDICIAL RELIEF FROM STAY WILL BE MADE AT THE MEETING OF CREDITORS (OR IS SERVED WITHIN 15 DAYS PRIOR TO SUCH MEETING and therefore will be considered at the meeting), it must be in writing and contain all the information required in paragraph one. Copies of all documents must be submitted to the debtor and any debtor's attorney prior to that meeting.

IF YOU WISH TO RECEIVE NON-JUDICIAL RELIEF FROM STAY PRIOR TO THE MEETING OF CREDITORS, OR IF YOUR REQUEST IS MADE AFTER THE MEETING OF CREDITORS, IT MUST BE IN WRITING and contain all the information required in paragraph one. If the request includes a signed debtor stipulation, nothing further is required and the trustee may immediately process the request. However if the request does not include a signed debtor stipulation, then it **MUST BOTH:** (1) certify copies of all documents were simultaneously served on (e.g., mailed to) the debtor and any debtor's attorney, AND (2) clearly set out the following notice:

"By way of this letter the debtor is informed that the trustee may grant non-judicial relief from the automatic stay as to the property **UNLESS THE TRUSTEE IS NOTIFIED IN WRITING WITHIN 15 DAYS AFTER THE SERVICE OF THIS REQUEST THAT THE DEBTOR OBJECTS TO SUCH RELIEF.** Such relief shall constitute a termination of the stay provided by 11 U.S.C. §362(a) and will permit this creditor to foreclose his lien or security interest by repossession or as otherwise provided by law."

Objections to non-judicial relief from the automatic stay, unless made at the meeting of creditors, must be in writing, with a copy simultaneously served on the debtor, requesting creditor, trustee, and their respective attorneys of record. The objection must be post-marked by the 15th day after the request was served, and received by the trustee within 20 days, or the trustee may grant the request.

If the trustee receives a timely objection from the debtor, the trustee shall not grant non-judicial relief or consider repetitive requests by the same creditor unless the debtor withdraws such objection in writing.

The trustee will grant non-judicial relief from the automatic stay if the above requirements are met, the debtor either does not timely object or stipulates in writing to such relief, and there appears to be no equity in the property for the benefit of creditors.

Signing of LBF #750 by the trustee, granting non-judicial relief, shall constitute a termination of the stay of an act against such property under 11 U.S.C. §362(a). The trustee, however, shall not be deemed to have abandoned his/her interest in the property, nor have waived any other rights as to the property. Any non-exempt equity in the property remaining after disposition shall be immediately returned to the trustee.

If either the trustee or debtor(s) will not agree to such relief for any reason, you must file a motion for relief from stay under §362(d). Instructions and forms may be obtained from the court's web site at [www.orb.uscourts.gov](http://www.orb.uscourts.gov).

**IMPORTANT.** All requests to the trustee **MUST** be accompanied by a self-addressed and stamped envelope, or the trustee need not respond.

**\*\*\*SEE REVERSE/ATTACHED\*\*\***

**United States Bankruptcy Court**  
**District of Oregon**

In re **Samedy Kem,  
Christine Marie Kem**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>1,879,260.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>139,482.64</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>3</b>		<b>3,384,617.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>3,245.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>21</b>		<b>105,764.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>6,038.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>6,042.00</b>
Total Number of Sheets of ALL Schedules		<b>39</b>			
Total Assets			<b>2,018,742.64</b>		
Total Liabilities				<b>3,493,626.00</b>	

**United States Bankruptcy Court**  
**District of Oregon**

In re **Samedy Kem,  
 Christine Marie Kem**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		



In re **Samedy Kem,  
Christine Marie Kem** Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence loacted at: 35890 SW Orchid Hill Lane, Hillsboro OR 97123		J	602,380.00	1,537,822.00
Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123		J	1,276,880.00	1,809,295.00

Sub-Total > **1,879,260.00** (Total of this page)

Total > **1,879,260.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	<b>J</b>	<b>300.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>OnPoint Community Credit Union, checking</b>	<b>J</b>	<b>0.00</b>
		<b>OnPoint Community Credit Union, savings</b>	<b>J</b>	<b>5.00</b>
		<b>OnPoint Community Credit Union, money market savings</b>	<b>J</b>	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household goods and furniture</b>	<b>J</b>	<b>2,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books, pictures and artwork</b>	<b>J</b>	<b>100.00</b>
6. Wearing apparel.		<b>Clothing</b>	<b>J</b>	<b>100.00</b>
7. Furs and jewelry.		<b>Jewelry</b>	<b>J</b>	<b>200.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Northwestern Mutual Insurance, Adjustable Complife policy, beneficiary: Spouse</b>	<b>W</b>	<b>2,968.95</b>
		<b>Northwestern Mutual Insurance, Adjustable Complife policy, beneficiary: Spouse</b>	<b>H</b>	<b>16,630.64</b>
		<b>Northwestern Mutual Insurance, 65 Life, beneficiary: Spouse</b>	<b>W</b>	<b>5,394.31</b>

Sub-Total > **28,198.90**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Northwestern Mutual Insurance, Adjustable Complife policy, beneficiary: Peng Hong</b>	<b>H</b>	<b>5,507.72</b>
		<b>Northwestern Mutual Insurance, 90 Life Policy, beneficiary: Peng Hong</b>	<b>H</b>	<b>5,874.30</b>
		<b>Northwestern Mutual Insurance, 65 Life Policy, beneficiary: Peng Hong</b>	<b>H</b>	<b>10,264.43</b>
		<b>Northwestern Mutual Insurance, 65 Life Policy, beneficiary: Peng Hong</b>	<b>H</b>	<b>7,258.37</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>IRA</b>		<b>H</b>	<b>20,753.00</b>
	<b>IRA</b>		<b>W</b>	<b>7,551.92</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>2011 Earned Income Credit (State: \$208, Federal: \$3,470) and 2012 Earned Income Credit (State: \$117, Federal: \$1,950)</b>	<b>J</b>	<b>5,745.00</b>

Sub-Total > **62,954.74**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Non Earned Income Credit tax refunds for 2011 and 2012</b>	<b>J</b>	<b>1,519.00</b>
		<b>Real Estate Sales Commissions</b>	<b>J</b>	<b>Unknown</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2007 GMC Yukon XL, currently held by mechanic</b>	<b>J</b>	<b>8,000.00</b>
		<b>2007 GMC Sierra</b>	<b>J</b>	<b>15,136.00</b>
		<b>2006 Hummer</b>	<b>J</b>	<b>23,474.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			

Sub-Total > **48,129.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.		<b>Office Equipment and supplies</b>	<b>J</b>	<b>200.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.		<b>Domestic Pets</b>	<b>J</b>	<b>0.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>Redemption rights from the foreclosue by the county taxing authority of undeveloped real property in Tillamook County. Ocean Lake Properties, Tillamook County</b>	<b>J</b>	<b>Unknown</b>

Sub-Total > **200.00**  
(Total of this page)  
Total > **139,482.64**

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
<b>Residence located at: 35890 SW Orchid Hill Lane, Hillsboro OR 97123</b>	<b>ORS §§ 18.395, 18.402</b>	<b>50,000.00</b>	<b>602,380.00</b>
<b><u>Cash on Hand</u></b>			
<b>Cash</b>	<b>ORS § 18.345(1)(p)</b>	<b>300.00</b>	<b>300.00</b>
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b>OnPoint Community Credit Union, savings</b>	<b>ORS § 18.345(1)(p)</b>	<b>5.00</b>	<b>5.00</b>
<b><u>Household Goods and Furnishings</u></b>			
<b>Household goods and furniture</b>	<b>ORS § 18.345(1)(f)</b>	<b>3,000.00</b>	<b>2,500.00</b>
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
<b>Books, pictures and artwork</b>	<b>ORS § 18.345(1)(a)</b>	<b>1,200.00</b>	<b>100.00</b>
<b><u>Wearing Apparel</u></b>			
<b>Clothing</b>	<b>ORS § 18.345(1)(b)</b>	<b>100.00</b>	<b>100.00</b>
<b><u>Furs and Jewelry</u></b>			
<b>Jewelry</b>	<b>ORS § 18.345(1)(b)</b>	<b>200.00</b>	<b>200.00</b>
<b><u>Interests in Insurance Policies</u></b>			
<b>Northwestern Mutual Insurance, Adjustable Complife policy, beneficiary: Spouse</b>	<b>ORS §§ 743.046, 732.240</b>	<b>100%</b>	<b>2,968.95</b>
<b>Northwestern Mutual Insurance, Adjustable Complife policy, beneficiary: Spouse</b>	<b>ORS §§ 743.046, 732.240</b>	<b>100%</b>	<b>16,630.64</b>
<b>Northwestern Mutual Insurance, 65 Life, beneficiary: Spouse</b>	<b>ORS §§ 743.046, 732.240</b>	<b>100%</b>	<b>5,394.31</b>
<b>Northwestern Mutual Insurance, Adjustable Complife policy, beneficiary: Peng Hong</b>	<b>ORS §§ 743.046, 732.240</b>	<b>100%</b>	<b>5,507.72</b>
<b>Northwestern Mutual Insurance, 90 Life Policy, beneficiary: Peng Hong</b>	<b>ORS §§ 743.046, 732.240</b>	<b>100%</b>	<b>5,874.30</b>
<b>Northwestern Mutual Insurance, 65 Life Policy, beneficiary: Peng Hong</b>	<b>ORS §§ 743.046, 732.240</b>	<b>100%</b>	<b>10,264.43</b>
<b>Northwestern Mutual Insurance, 65 Life Policy, beneficiary: Peng Hong</b>	<b>ORS §§ 743.046, 732.240</b>	<b>100%</b>	<b>7,258.37</b>
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
<b>IRA</b>	<b>ORS § 18.358</b>	<b>100%</b>	<b>20,753.00</b>
<b>IRA</b>	<b>ORS § 18.358</b>	<b>100%</b>	<b>7,551.92</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Other Liquidated Debts Owing Debtor Including Tax Refund</u></b>			
<b>2011 Earned Income Credit (State: \$208, Federal: \$3,470) and 2012 Earned Income Credit (State: \$117, Federal: \$1,950)</b>	<b>ORS § 18.345(1)(n)</b>	<b>100%</b>	<b>5,745.00</b>
<b>Non Earned Income Credit tax refunds for 2011 and 2012</b>	<b>ORS § 18.345(1)(p)</b>	<b>495.00</b>	<b>1,519.00</b>
<b>Real Estate Sales Commissions</b>	<b>ORS § 18.385</b>	<b>75%</b>	<b>Unknown</b>
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b>2007 GMC Sierra</b>	<b>ORS § 18.345(1)(d)</b>	<b>3,000.00</b>	<b>15,136.00</b>
<b>2006 Hummer</b>	<b>ORS § 18.345(1)(d)</b>	<b>3,000.00</b>	<b>23,474.00</b>
<b><u>Office Equipment, Furnishings and Supplies</u></b>			
<b>Office Equipment and supplies</b>	<b>ORS § 18.345(1)(f)</b>	<b>0.00</b>	<b>200.00</b>
<b><u>Animals</u></b>			
<b>Domestic Pets</b>	<b>ORS §18.345(1)(e)</b>	<b>1,000.00</b>	<b>0.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			<b>Judgment Lien</b>					
<b>American Express</b> <b>POB 297879</b> <b>Fort Lauderdale, FL 33329</b>	<b>J</b>		<b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>					
			Value \$ <b>1,276,880.00</b>				<b>77,376.00</b>	<b>77,376.00</b>
Account No.			<b>7/2007</b>					
<b>Bank of America Home Loans</b> <b>PO Box 650225</b> <b>Dallas, TX 75265</b>	<b>J</b>		<b>Construction Loan</b>  <b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>					
			Value \$ <b>1,276,880.00</b>				<b>1,395,639.00</b>	<b>118,759.00</b>
Account No.			<b>Judgment Lien</b>					
<b>Best Overhead Doors LLC</b> <b>20166 SW 112th Ave.</b> <b>Tualatin, OR 97062</b>	<b>J</b>		<b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>					
			Value \$ <b>1,276,880.00</b>				<b>29,297.00</b>	<b>29,297.00</b>
Account No.			<b>Judgment Lien</b>					
<b>Capital One Bank</b> <b>PO Box 30285</b> <b>Salt Lake City, UT 84130</b>	<b>J</b>		<b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>					
			Value \$ <b>1,276,880.00</b>				<b>22,919.00</b>	<b>22,919.00</b>
Subtotal (Total of this page)							<b>1,525,231.00</b>	<b>248,351.00</b>

2 continuation sheets attached



In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			<b>Judgment Lien</b>					
<b>Capital One Bank PO Box 60599 City Of Industry, CA 91716</b>		<b>J</b>	<b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>					
			Value \$ <b>1,276,880.00</b>				<b>6,146.00</b>	<b>6,146.00</b>
Account No.			<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$18</b>					
<b>Clark County Treasurer PO Box 5000 Vancouver, WA 98666</b>		<b>J</b>						
			Value \$ <b>0.00</b>				<b>0.00</b>	<b>0.00</b>
Account No.			<b>Judgment Lien</b>					
<b>Fred Millard 6650 SW Redwood Lane Suite 330 Portland, OR 97224</b>		<b>J</b>	<b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>					
			Value \$ <b>1,276,880.00</b>				<b>8,463.00</b>	<b>8,463.00</b>
Account No.			<b>Purchase Money Security</b>					
<b>GMAC Mortgage PO Box 79135 Phoenix, AZ 85062</b>		<b>J</b>	<b>Residence located at: 35890 SW Orchid Hill Lane, Hillsboro OR 97123</b>					
			Value \$ <b>602,380.00</b>				<b>727,328.00</b>	<b>124,948.00</b>
Account No.			<b>Judgment Lien</b>					
<b>Nanda and Narendra Siddaiah 5189 NW 140th Ave. Portland, OR 97229</b>		<b>J</b>	<b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>					
			Value \$ <b>1,276,880.00</b>				<b>258,040.00</b>	<b>258,040.00</b>
Subtotal							<b>999,977.00</b>	<b>397,597.00</b>
(Total of this page)								

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			<b>Mechanic Lien</b>					
<b>Oregon Mobile Auto Repair c/o Inocente Aragon-Garcia - RA 874 SW Baseline St. Hillsboro, OR 97123</b>		<b>J</b>	<b>2007 GMC Yukon XL, currently held by mechanic</b>					
			Value \$ <b>8,000.00</b>				<b>8,000.00</b>	<b>0.00</b>
Account No.			<b>Judgment Lien</b>					
<b>Res-OR Rockaway c/o C T CORPORATION SYSTEM - RA 1200 SOUTH PINE ISLAND ROAD Fort Lauderdale, FL 33324</b>		<b>J</b>	<b>Residence located at: 35890 SW Orchid Hill Lane, Hillsboro OR 97123</b>					
			Value \$ <b>602,380.00</b>				<b>810,494.00</b>	<b>810,494.00</b>
Account No.			<b>1/2013</b>					
<b>Robert J Shores 25652 SW Canyon Creeek Road Wilsonville, OR 97070</b>		<b>J</b>	<b>Non-Purchase Money Security 2006 Hummer</b>					
			Value \$ <b>23,474.00</b>				<b>20,000.00</b>	<b>0.00</b>
Account No.			<b>Judgment Lien</b>					
<b>Stone &amp; Cabinet Outlet, Inc. 830 N Hayden Meadows Dr. Portland, OR 97217</b>		<b>J</b>	<b>Investment property located at: 12900 SW Brighton Lane, Hillsboro, OR 97123</b>					
			Value \$ <b>1,276,880.00</b>				<b>11,415.00</b>	<b>11,415.00</b>
Account No.			<b>11/2012</b>					
<b>Vuthy Kem 4835 Glenwood Ave. Everett, WA 98203</b>		<b>J</b>	<b>Non-Purchase Money Security 2007 GMC Sierra</b>					
			Value \$ <b>15,136.00</b>				<b>9,500.00</b>	<b>0.00</b>
Subtotal							<b>859,409.00</b>	<b>821,909.00</b>
(Total of this page)								
Total							<b>3,384,617.00</b>	<b>1,467,857.00</b>
(Report on Summary of Schedules)								

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### ☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			<b>Precautionary</b>					
<b>Internal Revenue Service Special Procedures M/S 0240 100 SW Main St., Suite 1200 Portland, OR 97204</b>		<b>J</b>					<b>0.00</b>	<b>0.00</b>
Account No.			<b>Taxes</b>					
<b>Oregon Department of Revenue Attn: Bankruptcy Unit 955 Center St NE #353 Salem, OR 97301-2555</b>		<b>J</b>					<b>3,245.00</b>	<b>3,245.00</b>
Account No.			<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$60,779</b>					
<b>State of Washington Department of Revenue PO Box 1648 Vancouver, WA 98668</b>		<b>J</b>					<b>0.00</b>	<b>0.00</b>
Account No.								
Account No.								
Subtotal								<b>0.00</b>
(Total of this page)							<b>3,245.00</b>	<b>3,245.00</b>
Total								<b>0.00</b>
(Report on Summary of Schedules)							<b>3,245.00</b>	<b>3,245.00</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>All County Plumbing</b> <b>PO Box 522</b> <b>Battle Ground, WA 98604</b>	<b>J</b>	<b>Precautionary - Business debt of S Kem</b> <b>Design &amp; Construction Inc.: \$206</b>				<b>0.00</b>
Account No.  <b>American Anvil LTD</b> <b>53351 W Lane Rd.</b> <b>Scappoose, OR 97056</b>		<b>Business Debt - precautionary</b>				<b>0.00</b>
Account No.  <b>American Express</b> <b>POB 297879</b> <b>Fort Lauderdale, FL 33329</b>	<b>J</b>	<b>Credit Card</b>				<b>4,300.00</b>
Account No.  <b>Asset Systems Inc.</b> <b>4520 SE Belmont #280</b> <b>Portland, OR 97293</b>		<b>Assigned Debt: Tuality Community Hospital</b>				<b>0.00</b>
Subtotal (Total of this page)						<b>4,300.00</b>

20 continuation sheets attached

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Assigned Debt: Gary's Vac-u-flo</b>				
<b>Atlas Financial Service PO BOX 1180 Vancouver, WA 98666-1180</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Notice Only</b>				
<b>Ball Janik LLP One Main Place 101 SW Main St., Ste. 1100 Portland, OR 97204</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Notice Only</b>				
<b>Bank of America PO Box 982235 El Paso, TX 79998</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - foreclosure of real property</b>				
<b>Bay Bank PO Box 10855 Green Bay, WI 54307</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Judgment against S Kem Design &amp; Construction Inc.: \$30,591</b>				
<b>Biglow, Hilgedick Manufacturing Inc. PO Box 10021 Portland, OR 97296</b>	<b>J</b>					<b>0.00</b>
Sheet no. <u>1</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>0.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Blue Star Gas</b> <b>29911 Awbrey Lane</b> <b>Eugene, OR 97402</b>	<b>J</b>	<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$2312</b>				<b>0.00</b>
Account No.  <b>BMC West Corp</b> <b>3200 35th Ave. NE</b> <b>Everett, WA 98201</b>	<b>J</b>	<b>Notice Only</b>				<b>0.00</b>
Account No.  <b>Bonneville Collections</b> <b>PO Box 150621</b> <b>Ogden, UT 84415</b>	<b>J</b>	<b>Assigned Debt: Portland General Electric, NW Natual Gas</b>				<b>0.00</b>
Account No.  <b>Broer &amp; Passannante, PS</b> <b>2300 Pacwest Center</b> <b>1211 SW 5th Avenue</b> <b>Portland, OR 97204</b>	<b>J</b>	<b>Assigned Debt: Gary's Vac-u-flo</b>				<b>0.00</b>
Account No.  <b>Bryan Churchill</b> <b>880 Liberty St. NE</b> <b>Salem, OR 97301</b>	<b>J</b>	<b>Assigned Debt: Stone &amp; Cabinet Outlet, Inc.</b>				<b>0.00</b>
Sheet no. <u>2</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>0.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
<b>BW Insurance Agency</b> <b>7618 SW Mohawk St.</b> <b>PO Box 4410</b> <b>Tualatin, OR 97062</b>	<b>J</b>	<b>Notice Only</b>				<b>0.00</b>
<b>Cal Coast Credit Service</b> <b>2906 McBride Ln.</b> <b>Santa Rosa, CA 95403</b>	<b>J</b>	<b>Assigned Debt: Blue Star Gas</b>				<b>0.00</b>
<b>Canby Drywall</b> <b>300 S Redwood St., Ste. 105</b> <b>Canby, OR 97013</b>	<b>J</b>	<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$5768</b>				<b>0.00</b>
<b>Capital Recovery Advisors</b> <b>2400 Augusta Dr., Ste. 212</b> <b>Houston, TX 77057</b>	<b>J</b>	<b>Assigned Debt: Cowlitz Bank</b>				<b>0.00</b>
<b>Caterpillar Financial Services Corp</b> <b>PO Box 100647</b> <b>Pasadena, CA 91189</b>	<b>J</b>	<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$22442</b>				<b>0.00</b>
Sheet no. <b>3</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>0.00</b>



In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$1000</b>				<b>0.00</b>
<b>Chartis Insurance c/o American International Group, Inc. 180 Miden Lane New York, NY 10038</b>	<b>J</b>					
Account No.		<b>Deficiency from foreclosure of real property located at: 19245 Hwy 101, Oregon</b>				<b>11,169.00</b>
<b>Chase PO Box 78420 Phoenix, AZ 85062</b>	<b>J</b>					
Account No.		<b>Precautionary - foreclosure of real property</b>				<b>Unknown</b>
<b>Chase Home Finance PO Box 961227 Fort Worth, TX 76161</b>	<b>J</b>					
Account No.		<b>Precautionary - foreclosure of real property</b>				<b>Unknown</b>
<b>Chase Home Lending 800 Brooksedge Blvd. Westerville, OH 43081</b>	<b>J</b>					
Account No.		<b>Precautionary - Business debts of S Kem Design &amp; Construction Inc.: \$1729</b>				<b>0.00</b>
<b>City of Hillsboro Hillsboro Civic Center, First Floor 150 E Main St. Hillsboro, OR 97123</b>	<b>J</b>					
Sheet no. <u>4</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>11,169.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Utility</b>				
<b>City of Hillsboro Hillsboro Civic Center, First Floor 150 E Main St. Hillsboro, OR 97123</b>	<b>J</b>					<b>666.00</b>
Account No.		<b>Business Debt</b>				
<b>City of Rockaway Beach PO Box 5 276 Hwy 101 S. Rockaway Beach, OR 97136</b>	<b>J</b>					<b>542.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$2753</b>				
<b>Clark Public Utilities 1200 Fort Vancouver Way Vancouver, WA 98663</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$2753</b>				
<b>Clark Regional Wastewater 800 NE 52nd Ct. Vancouver, WA 98665</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - foreclosure of real property</b>				
<b>CLS Mortgage Inc. 920 N Argonne Rd. Spokane, WA 99212</b>	<b>J</b>					<b>Unknown</b>
Sheet no. <u>5</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>1,208.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Notice Only</b>				
<b>Construction Contractors Board State of Oregon PO Box 14140 Salem, OR 97309</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Assigned Debt: Quanta Indemnity</b>				
<b>Continental Central Credit Inc. PO Box 131120 Carlsbad, CA 92013</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$8078</b>				
<b>Contractors Carpet/Interiors Plus 2020 NW Alclek Dr., Ste. 111 Hillsboro, OR 97124</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - foreclosure of real property</b>				
<b>Cowlitz Bank c/o Heritage Bank PO Box 9557 Tacoma, WA 98490</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Notice Only</b>				
<b>David Deblasio - Attny PO Box 12669 Portland, OR 97212</b>	<b>J</b>					<b>0.00</b>
Sheet no. <u>6</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>0.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Credit Card</b>				
<b>Discover Bank</b> <b>c/o David W Nelms - CEO</b> <b>502 E Market Street</b> <b>Greenwood, DE 19950</b>	<b>J</b>					<b>23,829.00</b>
Account No.		<b>Assigned Debt: Clark Public Utilities, Clark Regional Wastewater</b>				
<b>Discovery Financial Services</b> <b>9707 NE 54th St. Ste A</b> <b>Vancouver, WA 98662</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Notice Only</b>				
<b>Donald Slayton</b> <b>142 W 8th Ave.</b> <b>Eugene, OR 97401</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$4606</b>				
<b>Dunn Carney Allen Higgins &amp; Tongue LLP</b> <b>851 SW 6th Ave., Suite 1500</b> <b>Portland, OR 97204</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Lawsuit against S. Kem Design &amp; Constuction Inc.</b>				
<b>Eagle Ridge HOA</b> <b>15160 SW Jasper Ln.</b> <b>Beaverton, OR 97007</b>	<b>J</b>					<b>0.00</b>
Sheet no. <u>7</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>23,829.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Notice Only</b>				
<b>Federal National Mortgage Association 3900 Wisconsin Ave. NW Washington, DC 20016</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$151</b>				
<b>Ferrel Gas PO Box 1003 Liberty, MO 64069</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Assigned Debt: OnPoint Community Credit Union</b>				
<b>Fidelity Collection Service PO Box 429 Hillsboro, OR 97123</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Assigned Debt: City of Hillsboro</b>				
<b>Fidelity Collection Service PO Box 429 Hillsboro, OR 97123</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Business Debt</b>				
<b>Garland Griffiths Knaupp 254 N 1st Ave. Hillsboro, OR 97124</b>	<b>J</b>					<b>700.00</b>
Sheet no. <u>8</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>700.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Precautionary: Judgment against S Kem Design &amp; Construction Inc.: \$1,425</b>				
<b>Gary's Vac-u-flo 12825 SW Beaverdam Road Beaverton, OR 97005</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$25,726.43</b>				
<b>Geoengineers Inc Plaza 600 Building 600 Stewart St., Ste. 1700 Seattle, WA 98101</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$2960</b>				
<b>GeoPacific Engineering Inc. 13910 SW Galbreath Dr., Ste. 102 Sherwood, OR 97140</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$23,592.18</b>				
<b>Halton Co. PO Box 3377 Portland, OR 97208</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Notice Only</b>				
<b>Harrington Anderson &amp; Deblasio PO Box 12669 Portland, OR 97212</b>	<b>J</b>					<b>0.00</b>
Sheet no. <u>9</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>0.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Business Debt</b>				
<b>Harris-McMonagle Associatres 12555 SW Hall Blvd St. Portland, OR 97223</b>	<b>J</b>					<b>2,515.00</b>
Account No.		<b>Precautionary</b>				
<b>Heritage Bank PO Box 1518 Longview, WA 98632</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$17510</b>				
<b>Home Depot Credit Services PO Box 6029 The Lakes, NV 88901-6029</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Assigned Debt: Geoengineers Inc.</b>				
<b>Industrial Credit Service PO Box 4149 Bellevue, WA 98009</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Business Debt</b>				
<b>Insko Insurance Services Inc. 17771 Cowan, Ste. 100 Irvine, CA 92614</b>	<b>J</b>					<b>5,651.00</b>
Sheet no. <u>10</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>8,166.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Assigned Debt: Schulz-Clearwater</b>				
<b>Joel Cardis, Attorney 2006 Swede Rd., Ste. 100 Norristown, PA 19401</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Business Debt</b>				
<b>John W. Shonkwiler PC 13425 SW 72nd Ave. Portland, OR 97223</b>	<b>J</b>					<b>960.00</b>
Account No.		<b>Notice Only</b>				
<b>Johnson Mark LLC 901 N Brutscher St., D PMB 401 Newberg, OR 97132</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Assigned Debt: Merchants Bonding Co.</b>				
<b>JoMax Recovery Services 14100 N 83rd Ave., Ste. 235 Peoria, AZ 85381</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$3,904.35</b>				
<b>Kittleson &amp; Associates Inc. 610 SW Alder St. Portland, OR 97205</b>	<b>J</b>					<b>0.00</b>
Sheet no. <u>11</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>960.00</b>



In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Kohls/Capital One</b> <b>PO Box 3115</b> <b>Milwaukee, WI 53201</b>	<b>J</b>	<b>Credit Card</b>				<b>52.00</b>	
Account No.  <b>Larry Lund</b> <b>5699 Edison Rd.</b> <b>Marsing, ID 83639</b>	<b>J</b>	<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$50000</b>				<b>0.00</b>	
Account No.  <b>Law Office of Shalom Rubanowitz</b> <b>8281 Melrose Ave., Ste. 205</b> <b>Los Angeles, CA 90046</b>	<b>J</b>	<b>Notice Only</b>				<b>0.00</b>	
Account No.  <b>Law Offices of Andersen &amp; Nyburg</b> <b>650 NE Holladay</b> <b>PO Box 4400</b> <b>Portland, OR 97208</b>	<b>J</b>	<b>Notice Only</b>				<b>0.00</b>	
Account No.  <b>Leading Edge Recovery Solutions</b> <b>PO Box 2330</b> <b>Schiller Park, IL 60176</b>	<b>J</b>	<b>Assigned Debt: Discover Bank</b>				<b>0.00</b>	
Sheet no. <b>12</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)						<b>52.00</b>	

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Notice Only</b>				
<b>Lorber, Greenfield Polito LLP 111 SW Columbia, Suite 950 Portland, OR 97201</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$3710</b>				
<b>M-Shell Commercial PO Box 689010 Des Moines, IA 50368</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$5000</b>				
<b>Medallion Industries Inc. 3221 NW Yeon Ave. Portland, OR 97210</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Business Debt</b>				
<b>Merchants Bonding Co. 2100 Fleur Dr. Des Moines, IA 50321</b>	<b>J</b>					<b>22,160.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$1000</b>				
<b>Meridian Village 19655 SW 65th Ave. Tualatin, OR 97062</b>	<b>J</b>					<b>0.00</b>
Sheet no. <u>13</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>22,160.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Metropolitan Agencies</b> <b>316 NE Johnson St</b> <b>McMinnville, OR 97128</b>	J	<b>Assigned Debt: Valley West Refuse and Recycling</b>				<b>0.00</b>
Account No.  <b>Mill Creek Condominium Association</b> <b>PO Box 23099</b> <b>Portland, OR 97281</b>	J	<b>Notice Only</b>				<b>0.00</b>
Account No.  <b>Nachtigal, Eisenstein &amp; Associates</b> <b>101 SW Washington Street</b> <b>Hillsboro, OR 97123</b>	J	<b>Notice Only</b>				<b>0.00</b>
Account No.  <b>Nationwide Real Estate Tax Service</b> <b>425 Tesconi Circle</b> <b>Santa Rosa, CA 95401</b>	J	<b>Precautionary</b>				<b>0.00</b>
Account No.  <b>Northland Group</b> <b>PO Box 390846</b> <b>Minneapolis, MN 55439</b>	J	<b>Assigned Debt: Discover Bank</b>				<b>0.00</b>
Sheet no. <u>14</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>0.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$111</b>				
<b>NW Natural PO Box 6017 Portland, OR 97228</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Notice Only</b>				
<b>NW Trustee Services PO Box 997 Bellevue, WA 98009</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Deficiency from returned trailer</b>				
<b>OnPoint Community Credit Union PO Box 3750 Portland, OR 97208</b>	<b>J</b>					<b>6,214.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$103638</b>				
<b>Oregon Cambodian Buddhist Society 19940 SW Stafford Rd. West Linn, OR 97068</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Utility</b>				
<b>Portland General Electric PO Box 4438 Portland, OR 97208</b>	<b>J</b>					<b>3,006.00</b>
Sheet no. <u>15</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>9,220.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Business Debt</b>				
<b>Pyramid Heating and Cooling 5699 SE Internatinal Way Ste. A Portland, OR 97222</b>	<b>J</b>					<b>1,000.00</b>
Account No.		<b>Business Debt</b>				
<b>Quanta Indemnity 1125 17th St., Ste. 600 Denver, CO 80202</b>	<b>J</b>					<b>1,108.00</b>
Account No.		<b>Notice Only</b>				
<b>Quantum Servicing 6302 E. Martin Luther King Blvd Suite 300 Tampa, FL 33619</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$456</b>				
<b>R Sanitary Service PO Box 198 Garibaldi, OR 97118</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: Amount of debt unknown</b>				
<b>Ralston Dev Corp/Apollo Custom Homes 18300 Colorado 72 Arvada, CO 80007</b>	<b>J</b>					<b>0.00</b>
Sheet no. <u>16</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>2,108.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$136000</b>				
<b>Richard Lee 6774 SW Sweet Meadow Ln. Hillsboro, OR 97123</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$258</b>				
<b>Schulz-Clearwater PO Box 1404 Tualatin, OR 97062</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Notice Only</b>				
<b>Shapiro &amp; Sutherland, LLC 1499 SE Tech Center Place, Suite 225 Vancouver, WA 98683</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$612.13</b>				
<b>Sherman Engineering Inc 3151 NE Sandy Blvd., Ste. 100 Portland, OR 97232</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Notice Only</b>				
<b>Sherman, Sherman, Johnnie &amp; Hoyt, LLP attn: Michelle M. Morrow 693 Chemeketa Street NE Salem, OR 97301</b>	<b>J</b>					<b>0.00</b>
Sheet no. <u>17</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>0.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Precautionary - foreclosure of real property</b>				
<b>Silver Falls 605 Center St. NE, Ste. 201 Salem, OR 97301</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Business Debt</b>				
<b>Slinde Nelson Stanford 1740 US Bancorp Tower 111 SW Fifth Ave. Portland, OR 97204</b>	<b>J</b>					<b>20,978.00</b>
Account No.		<b>Notice Only</b>				
<b>Smith Freed &amp; Eberhard PC 111 SW 5th Ave., Suite 4300 Portland, OR 97204</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Notice Only</b>				
<b>Sullivan &amp; Terranova 3518 SW Corbett Avenue Portland, OR 97239</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Assigned Debt: Harris-McMonagle Associates</b>				
<b>Tek Collect PO Box 1269 Columbus, OH 43216</b>	<b>J</b>					<b>0.00</b>
Sheet no. <u>18</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>20,978.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>The Commercial Agency</b> <b>9115 SW Oleson Road, Suite 105</b> <b>Portland, OR 97223</b>	J	<b>Assigned Debt: Halton Co</b>				<b>0.00</b>
Account No.  <b>The Durham House</b> <b>Attn: Bryan Murphy</b> <b>1012 SW King Ave., Suite 102</b> <b>Portland, OR 97205</b>	J	<b>Notice Only</b>				<b>0.00</b>
Account No.  <b>Tillamook County Collection Bureau</b> <b>357-A Warner Milne Rd.</b> <b>PO Box 1646</b> <b>Oregon City, OR 97045</b>	J	<b>Assigned Debt: City of Rockaway Beach</b>				<b>0.00</b>
Account No.  <b>Tillamook County Tax Collector</b> <b>c/o Denise Vandecoeverying - Assessor</b> <b>201 Laurel Avenue</b> <b>Tillamook, OR 97141</b>	J	<b>Notice Only</b>				<b>0.00</b>
Account No.  <b>Tillamook PUD</b> <b>1115 Pacific Avenue</b> <b>Tillamook, OR 97141</b>	J	<b>Precautionary - Business debt of S Kem Design &amp; Construction Inc.: \$341</b>				<b>0.00</b>
Sheet no. <u>19</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>0.00</b>



In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Medical Services</b>				
<b>Tuality Community Hospital Po Box 548 Hillsboro, OR 97123-0548</b>	<b>J</b>					<b>35.00</b>
Account No.		<b>Utility</b>				
<b>Twin Rocks Sanitary Distict PO Box 69 Rockaway Beach, OR 97136</b>	<b>J</b>					<b>648.00</b>
Account No.		<b>Utility</b>				
<b>Valley West Refuse &amp; Recycling PO Box 5187 Aloha, OR 97006</b>	<b>J</b>					<b>231.00</b>
Account No.		<b>Precautionary - personal property taxes owed by S Kem Design &amp; Construction Inc.: \$13,725</b>				
<b>Washington County Assessment &amp; Taxation 155 North First Ave., Suite 130 Hillsboro, OR 97124</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Notice Only</b>				
<b>Washington County, Oregon Dept. of Land Use and Transpo 155 North First Ave., Ste. 350-13 Hillsboro, OR 97124</b>	<b>J</b>					<b>0.00</b>
Sheet no. <b>20</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>914.00</b>
						<b>Total (Report on Summary of Schedules)</b>
						<b>105,764.00</b>

In re **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re     **Samedy Kem,  
Christine Marie Kem**

Case No. \_\_\_\_\_

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>S Kem Design &amp; Construction PO Box 1571 Hillsboro, OR 97123</b>	<b>Various Creditors</b>

B6I (Official Form 6I) (12/07)

**Samedy Kem**In re **Christine Marie Kem**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>Daughter</b> <b>Son</b> <b>Mother-In-Law</b>	AGE(S): <b>10 Years</b> <b>13 Years</b> <b>68 Years</b>
<b>Employment:*</b>	DEBTOR	SPOUSE
Occupation	<b>Basketball Coach</b>	<b>Realtor</b>
Name of Employer	<b>Beaverton School District</b>	<b>All Professionals Real Estate</b>
How long employed	<b>3 Years</b>	<b>5 months</b>
Address of Employer	<b>20001 SW TV Hwy Beaverton, OR 97006</b>	
<b>*See Attachment for Additional Employment Information</b>		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance (Specify): \_\_\_\_\_

12. Pension or retirement income

13. Other monthly income

(Specify): **Mother-in-law's contribution to expenses**

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

	DEBTOR	SPOUSE
	\$ <b>1,250.00</b>	\$ <b>2,000.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
3. SUBTOTAL	\$ <b>1,250.00</b>	\$ <b>2,000.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <b>212.00</b>	\$ <b>0.00</b>
b. Insurance	\$ <b>0.00</b>	\$ <b>0.00</b>
c. Union dues	\$ <b>0.00</b>	\$ <b>0.00</b>
d. Other (Specify):	\$ <b>0.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <b>212.00</b>	\$ <b>0.00</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <b>1,038.00</b>	\$ <b>2,000.00</b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <b>2,500.00</b>	\$ <b>0.00</b>
8. Income from real property	\$ <b>0.00</b>	\$ <b>0.00</b>
9. Interest and dividends	\$ <b>0.00</b>	\$ <b>0.00</b>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <b>0.00</b>	\$ <b>0.00</b>
11. Social security or government assistance (Specify):	\$ <b>0.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
12. Pension or retirement income	\$ <b>0.00</b>	\$ <b>0.00</b>
13. Other monthly income		
(Specify): <b>Mother-in-law's contribution to expenses</b>	\$ <b>500.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <b>3,000.00</b>	\$ <b>0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <b>4,038.00</b>	\$ <b>2,000.00</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <b>6,038.00</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

B6I (Official Form 6I) (12/07)

In re **Samedy Kem**  
**Christine Marie Kem**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Attachment for Additional Employment Information**

<b>Debtor</b>	
Occupation	
Name of Employer <b>Independent Contracting - Architectural</b>	
How long employed	
Address of Employer <b>Design</b>	

B6J (Official Form 6J) (12/07)

In re **Samedy Kern**  
**Christine Marie Kern**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>2,047.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No _____		
b. Is property insurance included?	Yes <u>X</u> No _____		
2. Utilities:		\$	<u>500.00</u>
a. Electricity and heating fuel		\$	<u>65.00</u>
b. Water and sewer		\$	<u>250.00</u>
c. Telephone		\$	<u>120.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>1,100.00</u>
4. Food		\$	<u>150.00</u>
5. Clothing		\$	<u>30.00</u>
6. Laundry and dry cleaning		\$	<u>55.00</u>
7. Medical and dental expenses		\$	<u>375.00</u>
8. Transportation (not including car payments)		\$	<u>150.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>0.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>0.00</u>
c. Health		\$	<u>250.00</u>
d. Auto		\$	<u>0.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>765.00</u>
(Specify) <u>Self Employment Tax</u>		\$	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>0.00</u>
a. Auto		\$	<u>0.00</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>Misc. Expenses</u>		\$	<u>150.00</u>
Other <u>Personal Care Items</u>		\$	<u>35.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>6,042.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<u>6,038.00</u>
b. Average monthly expenses from Line 18 above		\$	<u>6,042.00</u>
c. Monthly net income (a. minus b.)		\$	<u>-4.00</u>

B6J (Official Form 6J) (12/07)

In re **Samedy Kem**  
**Christine Marie Kem**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)****Detailed Expense Attachment****Other Utility Expenditures:**

<b>Cable</b>	\$	<b>60.00</b>
<b>Internet</b>	\$	<b>60.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>120.00</b>

**United States Bankruptcy Court  
District of Oregon**

In re **Samedy Kem  
Christine Marie Kem**

Debtor(s)

Case No. \_\_\_\_\_

Chapter **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 41 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 3, 2013**

Signature **/s/ Samedy Kem**

**Samedy Kem**

Debtor

Date **September 3, 2013**

Signature **/s/ Christine Marie Kem**

**Christine Marie Kem**

Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.



**United States Bankruptcy Court  
District of Oregon**

In re **Samedy Kem  
Christine Marie Kem**

Debtor(s)

Case No.

Chapter

**7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$7,527.00</b>	<b>2011 Gross Employment Income</b>
<b>\$4,867.00</b>	<b>2012 Gross Employment Income</b>
<b>\$5,010.68</b>	<b>2013 Gross Employment Income, approx.</b>
<b>\$25,789.00</b>	<b>2011 Gross Business Income (S Kem Design and Construction, Inc.)</b>
<b>\$233,983.00</b>	<b>2012 Gross Business Income (S Kem Design and Construction, Inc.)</b>
<b>\$16,600.00</b>	<b>2013 Independent Contracting Income, approx.</b>

**2. Income other than from employment or operation of business**

None

☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
\$500.00  
\$0.00  
\$9,000.00

SOURCE  
Mother-in-law's monthly contribution to household  
See proceeds from the sale of property in SOFA #10  
2011 Family Assistance, approx.

**3. Payments to creditors**

None

☒ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR

DATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT STILL  
OWING

None

☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF  
PAYMENTS/  
TRANSFERS

AMOUNT  
PAID OR  
VALUE OF  
TRANSFERS

AMOUNT STILL  
OWING

None

☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND  
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL  
OWING

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

Res-OR Rockaway, LLC vs. s. Kem Design &  
Construction et al; Case No.: 112019

American Express Bank FSB vs. Samedy Kem;  
Case No.: C13-0434CV

NATURE OF  
PROCEEDING  
Breach of  
Contract

Breach of  
Contract

COURT OR AGENCY  
AND LOCATION  
Circuit Court of Oregon, Tillamook  
County

Circuit Court of Oregon, Washington  
County

STATUS OR  
DISPOSITION  
Judgment

Judgment

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Capital One Bank vs. Samedy Kem, S Kem Design &amp; Construction; Case No.: C12-0281CV</b>	<b>Breach of Contract</b>	<b>Circuit Court of Oregon, Washington County</b>	<b>Judgment</b>
<b>Capital One Bank vs. Samedy Kem, BDK Investment, LLC; Case No.: C12-7959CV</b>	<b>Breach of Contract</b>	<b>Circuit Court of Oregon, Washington County</b>	<b>Judgment</b>
<b>Eagle Ridge HOA v. Ralston Dev. Corp./Apollo Custom Homess, Inc., et al.; Case No.: C12-4431CV</b>	<b>Breach of Contract</b>	<b>Circuit Court of Oregon, Washington County</b>	<b>Judgment</b>
<b>Nanda Siddaiah and Narendra Siddaiah v. Samedy Kem, S Kem Design &amp; Construction, Inc.; Case No.: C097750CV</b>	<b>Breach of Contract</b>	<b>Circuit Court of Oregon, Washington County</b>	<b>Judgment</b>
<b>Fred Millard, Attorney at Law PC vs Samedy Kem; Case No.: 1001-01201</b>	<b>Breach of Contract</b>	<b>Circuit Court of Oregon, Multnomah County</b>	<b>Judgment</b>
<b>Biglow, Hilgedick Manufacturing, Inc. vs. S Kem Design &amp; Construction, Inc.; Case No.: C085520CV</b>	<b>Breach of Contract</b>	<b>Circuit Court of Oregon, Washington County</b>	<b>Judgment</b>
<b>Best Overhead Door, LLC vs. S Kem Design &amp; Construction Inc., Duane Van Dusen, Samedy Kem, Christine Kem; Case No.: C106161CV</b>	<b>Breach of Contract</b>	<b>Circuit Court of Oregon, Washington County</b>	<b>Judgment</b>
<b>Atlas Financial Services v. S Kem Design &amp; Construction; Case No.: C113555SC</b>	<b>Breach of Contract</b>	<b>Circuit Court of Oregon, Washington County</b>	<b>Judgment</b>
<b>Stone and Cabinet Outlet Inc. vs. S Kem Design &amp; Construction, Inc., Samedy Kem; Case No.: 1204-05107</b>	<b>Breach of Contract</b>	<b>Circuit Court of Oregon, Multnomah County</b>	<b>Judgment</b>
<b>JP Morgan Chase vs. Samedy Kem et al.; Case No.: 12-2164</b>	<b>Foreclosure</b>	<b>Circuit Court of Oregon, Tillamook County</b>	<b>Judgment</b>
<b>Mill Creek Condominium Association v. Mill Creek LLC et al.; Case No.: 1007-10380</b>	<b>Breach of Contract</b>	<b>Circuit Court of Oregon, Multnomah County</b>	<b>Dismissed</b>

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>Res OR Rockaway 730 NW 107TH AVENUE, SUITE 400 Miami, FL 33172</b>	<b>January 2013 and April 2013</b>	<b>January 2013: Bank account garnishment: \$1,200; January and February: Wage garnishment totalling approx.: \$635</b>

#### 5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Chase Home Lending 800 Brooksedge Blvd. Westerville, OH 43081</b>	<b>9/12/2012</b>	<b>Foreclosure of real property located at: 8435 Hollyhock, Rockaway Beach, OR 97136</b>
<b>Chase Home Finance, LLC 3415 Vision Drive Columbus, OH 43219-6009</b>	<b>6/24/10</b>	<b>Foreclosure of real property located at: 19245 Hwy 101 North, Rockaway Beach, OR 97136</b>

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NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Chase Home Finance, LLC 1111 Polaris Parkway Columbus, OH 43240	9/14/2010	Foreclosure of real property located at: 5170 SW 189th Ave, Aloha, OR 97007
OnPoint Community Credit Union PO Box 3750 Portland, OR 97208	2013	Return of Trailer
CLS Mortgage 920 N Argonne Rd. Spokane, WA 99212	2/19/10	Foreclosure of Ludlum Hills Subdivision, duplex town homes in Vancouver Washington
Bay Bank	7/13/10	Foreclosure of Way Estates Subdivision, duplex town homes, Hillsboro, OR
Bay Bank	7/13/10	Foreclosure of Braden Estates, single family residence and an undeveloped lot in Hillsboro, OR
Bay Bank	7/13/10	Foreclosure of 50 acres in Rockaway Beach - undeveloped land
Res-OR Rockaway LLC	3/13/12	Foreclosure of Morning Wood Subdivision, Three lots in Rockaway Beach
Tillamook County Assessment & Taxation	10/31/12	Foreclosure of undeveloped lots in Ocean Lake Properties 11: 1 through 6, 16 through 18, 20; Ocean Lake Properties 53: 1 through 5; and 2.53 acres

**6. Assignments and receiverships**

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Kuni Donaldson LLP 1975 SW First Avenue Suite H Portland, OR 97201	Payments completed 8/2013	\$3,500.00 Attorney Fees; \$306.00 Filing Fee
ConsumerBankruptcyCounseling.info a Project of the Tides Center	8/2013	\$10.00

**10. Other transfers**

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Anvil Homes LLC PO Box 1582 Hillsboro, OR 97123 Former Employer	5/2/2012	Debtors transferred their interest in undeveloped real property located at: 974 NE Garibaldi St., Hillsboro, OR 97124 to Anvil Homes LLC. Debtors owed \$60,000 to Samuel Guess for the purchase of this property, Anvil Homes LLC paid Samuel Guess directly as consideration for this transfer. Debtors received no proceeds.
Robert Shores  Friend	1/2013	Debtors granted a security interest in their 2006 Hummer in exchange for money borrowed.
Vuthy Kem 4835 Glenwood Ave. Everett, WA 98203 Brother	11/2012	Debtors granted a security interest in their 2007 GMC Sierra in exchange for money borrowed.
Nicole Kem  Niece	2011	Sale of desk. Net Proceeds: \$50
Samedy Kem  Spouse	8/2013	Christine Kem made her spouse the beneficiary of a life insurance policy.
Christine Kem  Spouse	8/2013	Samedy Kem made his spouse the beneficiary of a life insurance policy.

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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Chase	Checking; Zero Balance	12/2012

**12. Safe deposit boxes**

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Minor Children	Two savings accounts in debtor and minor childrens' name. \$5 in each account.	OnPoint Community Credit Union

**15. Prior address of debtor**

- None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None

- ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

- ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18. Nature, location and name of business**

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>BDK Investments LLC</b>	<b>91-1309377</b>	<b>35890 SW Orchid Hill Lane Hillsboro, OR 97123</b>	<b>Property Development</b>	<b>2008 through 2009</b>
<b>Kem Development, LLC</b>	<b>90-0073467</b>	<b>PO Box 1571 Hillsboro, OR 97123</b>	<b>Property Development</b>	<b>2003 through 2007</b>
<b>Morningwood Home Owners Association</b>	<b>unknown</b>	<b>PO Box 1571 Hillsboro, OR 97123</b>	<b>HOA</b>	<b>2007 through 2008</b>
<b>Paladin Estates Home Owners Association</b>	<b>unknown</b>	<b>PO Box 1571 Hillsboro, OR 97123</b>	<b>HOA</b>	<b>2003 through 2006</b>
<b>Paladin Estates LLC</b>	<b>14-1888388</b>	<b>PO Box 1571 Hillsboro, OR 97123</b>	<b>Property Development</b>	<b>2003 through 2006</b>
<b>Paladin Meadows LLC</b>	<b>14-1888386</b>	<b>PO Box 1571 Hillsboro, OR 97123</b>	<b>Property Development</b>	<b>2003 through 2006</b>
<b>S Kem Design &amp; Construction Inc.</b>	<b>20-1090042</b>	<b>PO Box 1571 Hillsboro, OR 97123</b>	<b>Property Development</b>	<b>2004 through 2012</b>
<b>Way Estates Homeowners Association</b>	<b>unknown</b>	<b>12900 SW Brighton Lane Hillsboro, OR 97123</b>	<b>HOA</b>	<b>2008 through 2013</b>
<b>S Kem Design, Inc.</b>	<b>93-1282234</b>	<b>35890 SW Orchid Hill Ln Hillsboro, OR 97123</b>	<b>Property Development</b>	<b>2001 through 2002</b>

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### 19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS  
**Matthew Bissonette, CPA**  
**7929 SW 37th Ave., Suite A**  
**Portland, OR 97219**

DATES SERVICES RENDERED  
**2013**

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED



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- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME  
Debtor

ADDRESS  
Residence

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

**21. Current Partners, Officers, Directors and Shareholders**

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

**22. Former partners, officers, directors and shareholders**

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23. Withdrawals from a partnership or distributions by a corporation**

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

**24. Tax Consolidation Group.**

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 3, 2013

Signature /s/ Samedy Kem  
**Samedy Kem**  
 Debtor

Date September 3, 2013

Signature /s/ Christine Marie Kem  
**Christine Marie Kem**  
 Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**District of Oregon**

In re **Samedy Kem**  
**Christine Marie Kem**

Debtor(s)

Case No.

Chapter

**7**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Samedy Kem**  
**Christine Marie Kem**

Printed Name(s) of Debtor(s)

X /s/ Samedy Kem

Signature of Debtor

**September 3, 2013**

Date

Case No. (if known)

X /s/ Christine Marie Kem

Signature of Joint Debtor (if any)

**September 3, 2013**

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
District of Oregon**

In re **Samedy Kem  
Christine Marie Kem**

Debtor(s)

Case No.  
Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **September 3, 2013**

**/s/ Samedy Kem**

**Samedy Kem**

Signature of Debtor

Date: **September 3, 2013**

**/s/ Christine Marie Kem**

**Christine Marie Kem**

Signature of Debtor